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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/854,222	05/10/2001	Srihari Kumar	P3966	I085
24739	7590	04/02/2004	EXAMINER	
CENTRAL COAST PATENT AGENCY PO BOX 187 AROMAS, CA 95004			FELTEN, DANIEL S	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 04/02/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/854,222	KUMAR ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Daniel S Felten	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address. --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

1)  Responsive to communication(s) filed on 15 January 2004.

2a)  This action is **FINAL**.                            2b)  This action is non-final.

3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

4)  Claim(s) 1-25 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5)  Claim(s) \_\_\_\_\_ is/are allowed.

6)  Claim(s) 1-25 is/are rejected.

7)  Claim(s) \_\_\_\_\_ is/are objected to.

8)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

9)  The specification is objected to by the Examiner.

10)  The drawing(s) filed on \_\_\_\_\_ is/are: a)  accepted or b)  objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

12)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a)  All b)  Some \* c)  None of:  
1.  Certified copies of the priority documents have been received.  
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

1)  Notice of References Cited (PTO-892)  
2)  Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3)  Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
    Paper No(s)/Mail Date . . .  
4)  Interview Summary (PTO-413)  
    Paper No(s)/Mail Date. \_\_\_\_ .  
5)  Notice of Informal Patent Application (PTO-152)  
6)  Other: . . .

### **DETAILED ACTION**

1. Receipt of the Amendment filed January 15, 2004 amending claims 1, 8, 10 and 18 is acknowledged. Claims 1-25 remain pending in the application and are presented to be examined upon their merits.

#### ***Response to Arguments***

2. Applicant's arguments with respect to claims 1-25 have been considered but are moot in view of the new ground(s) of rejection.

#### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader et al (US 5,903,881) and Hagan (US 5,631,828) in view of each other.

#### **Re claims 1, 10 and 18:**

Schrader discloses, as in claims 1, 10 and 18, an apparatus for enabling viewing and manipulation of data through a single portal accessible from a data-packet-network, a software interface for enabling proxy transfer of funds between at least a user's financial account held at one institution and a financial account held at another,

separate, institution (see Schrader, figs. 1-5, col. 8, II. 52+; col. 9, II. 34+; col. 11, II. 56 to col. 12, II. 26; and col. 16, II. 23-39);

inputting in a data field within the single interface a transfer amount (see Schrader, figs. 1-4, col. 15, II. 55 to col. 16, II. 61); selecting from a data menu within the single interface a financial institution and associated account number of an account the transfer amount will be taken from (see Schrader, figs. 1-4, col. 15, II. 55 to col. 16, II. 61);

selecting from a data menu within a single interface a financial institution and associated account number of and account the transfer amount will be deposited to (see Schrader, figs. 1-4, col. 15, II. 55 to col. 16, II. 61); and submitting the transfer funds order to be executed on the selected date (see Schrader, figs. 1-4, col. 15, II. 55 to col. 16, II. 61).

a software interface for enabling proxy transfer of funds from one financial account to another (see Schrader, col. 16, II. 23+):

an interactive main window for configuring transfer funds orders, viewing pending transfers, viewing transaction history, and viewing active account balances related to registered financial accounts (see at least fig. 7, col. 7, II. 59+);

a interactive section window accessible through the main interface, the selection window for enabling selection of individual accounts for grouping into a list of activated accounts (see fig. 7, col. 10, II. 10+); and

an automated confirmation window enabling confirmation of data parameters of a requested funds transfer (see col. 16, II. 23-37);

Hagan discloses a software interface for enabling proxy transfer of funds between at least a user's financial account held at one institution and a user's financial account held at another, separate institution (see Hagan, fig. 1A Abstract, col. 3, ll. 34 to col. 4, ll. 20; and col. 11, ll. 16-28; and col. 16, ll. 53-55); and characterized in that a user operating the main interface may initiate funds transfer orders to be performed **on the financial accounts** at requested times by proxy in a fashion transparent at the time of execution to the requesting user, **and the funds transfer from or to said financial accounts** (see Hagan, fig. 1A Abstract, col. 3, ll. 34 to col. 4, ll. 20; and col. 11, ll. 16-28; and col. 16, ll. 53-55).

In view of Hagan's teaching, it would have been obvious for one of ordinary skill in the art at the time of the invention was made to modify Schrader's software interface to enable a proxy transfer of funds between at least a user's financial account held at one institution and a user's financial account held at another, separate institution, as taught by Hagan, because an artisan at the time of the invention would have recognized the fact that certain financial institutions (i.e., banks) are federally insured only up to a certain dollar limit (i.e., FDIC) and therefore funds would need to be transferred to a multiplicity of financial institutions (or banks) to safeguard against uninsured (or unprotected) funds.

On the other hand, it would have been obvious for an artisan at the time of the invention was made to integrate the aforementioned features of Schrader into Hagan because an artisan at the time of the invention would have been interested in providing the latest network technology to the customer for electronically processing transactional data and monitoring of various funds. Thus an artisan at the time of the invention would have been motivated to employ the aforementioned features in Schrader as art recognized equivalents and/or obvious extensions to Hagan to provide convenient and efficient online banking. Thus such modifications would have been obvious to one of ordinary skill in the art.

**Re claims 2, 11 and 19:**

Schrader discloses that the data packet network is the Internet network (see Schrader col. 12, ll. 35+).

**Re claim 3:**

Schrader discloses that the data accessible over the Internet and subscribed to the operating user (see Schrader, col. 12, ll. 27+).

**Re claim 4:**

wherein the data is hosted in file servers addressed on the Internet network (see Schrader, col. 12, ll. 27+).

**Re claim 5:**

Schrader discloses wherein a first interactive link is embedded in the main interface, the first interactive link is embedded in the main interface, the first interactive link for providing access to a secondary interface for adding accounts to the list of activated accounts for consideration in transferring funds (see Schrader, col. 6, ll. 60+).

**Re claim 7:**

Schrader discloses wherein a second interactive link is embedded within the main interface, the second interactive link for providing access to a secondary interface for querying states of initiated funds transfers (see Schrader, col. 12, ll. 27+).

**Re claim 8:**

Schrader discloses having interactive menus within the main interface, the menus comprising an interactive tool showing lists of active accounts for transferring funds between and lists of activated accounts for transferring funds(see Schrader, col. 12, ll. 27+).

**Re claim 9:**

Schrader discloses an input interface for inputting account information required to successfully complete a transfer funds operation, the input interface launched automatically when missing data is detected during a transfer funds sequence (see Schrader, col. 12, ll. 27+).

**Re claim 13:**

Schrader discloses that the transfer amount input by selecting from a list of available amounts (see Schrader, col. 12, ll. 27+).

**Re claim 14:**

Schrader discloses wherein the method is practiced by a user operating a remote computer mode connected to the network (see col. 12, ll. 27+).

**Re claim 15 and 22:**

Schrader discloses wherein the computer node is a personal computer with Internet accessibility (see col. 12, ll. 27+).

**Re claims 6 , 12, 20 and 25:**

Schrader teaches all the limitations that meet the claimed invention. Schrader fails to disclose, the main secondary interfaces are provided in the form of a hyper-text-markup-language. However, since the Schrader invention provides an application

interface module whereby Internet browsers, which are notoriously old and well known in the art to create websites via hypertext-markup language, are used to perform online functions (see Schrader, col. 13, ll. 45+), it would have been obvious for an artisan of ordinary skill at the time of the invention of Schrader to employ Hypertext markup language to provide website information over the Internet. Thus such a modification would have been an obvious expedient well within the ordinary skill in the art.

**Re claim 16, 17, 23 and 24:**

peripheral devices including cellular telephones, a personal digital assistants and hand-held computers are notoriously old and well known within the art with Internet accessibility to provide web communications. Therefore Official Notice is taken is the aforementioned peripheral devices used for Internet accessibility because such devices would have been an obvious extension to the teachings of Schrader inasmuch as they would have provided alternative means to use the Schrader invention with items that are notoriously old and well known within the art.

***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

**US Patents:**

Cotton et al (US 6,076,074) discloses system and method for intraday netting payment finality

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S Felten whose telephone number is (703) 305-0724. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Daniel S Felten  
Examiner  
Art Unit 3624

DSF  
March 24, 2004



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